

Summary commission details for my business with [Zurich Life Assurance plc]

This document provides summary details of the commission arrangements I/we have in place for unit-linked and protection business with [Zurich Life Assurance plc]. Alternative commission structures may be available which are different from the commission structures shown below.

These details are correct as at 1st April 2020.

Single contribution products (Pensions, Investments)

| | Up front commission | Trail commission |
|--|---------------------|------------------|
| Single Contribution Pension | | |
| | 0-6% | 0-0.75% |
| Single Contribution PRSA (Standard) | | |
| | 0-5% | 0% |
| Single Contribution PRSA (Non-Standard) | | |
| | 0-5% | 0-0.75% |
| Approved (Minimum) Retirement Funds | | |
| | 0-5% | 0-0.75% |
| Annuities | | |
| | 0-3% | N/A |
| Investment Bonds | | |
| | 0-5% | 0-0.75% |
| Trustee Investment Plans | | |
| | 0-5% | 0-0.50% |

Commission clawback:

Commission clawback typically does not apply on single contribution products

Regular contribution products (Pensions, Savings)

| | Initial commission | Renewal / Bullet Commission | Trail commission |
|---|--------------------|-----------------------------|------------------|
| Regular Contribution Pension | | | |
| | 0-25% | 0-10% renewal | 0.50% |
| Regular Contribution PRSA (Standard) | | | |
| | 0-15% | 0-5% renewal | 0% |
| Regular Contribution PRSA (Non-Standard) | | | |
| | 0-30% | 0-5% renewal | 0-0.75% |
| Savings Plan | | | |
| | 0-15% | 0-3% renewal | 0-1% |

Commission clawback:

Commission clawback applies over a 4 year period for all initial commission.

Commission clawback also applies over a 4 year period for any bullet commission noted.

Individual Protection

Guaranteed Term Protection & Guaranteed Mortgage Protection

| | Yr1 | 2 – 10 | 11+ |
|--|---------|--------|-----|
| | 90-150% | 3-18% | 3% |

Commission clawback:

Commission paid in year 1 is earned over a 12 month period.

Guaranteed Whole of Life

| | Yr1 | 2 – 6 | 7+ |
|--|---------|-------|----|
| | 90-100% | 3-18% | 3% |

Commission clawback:

Commission paid in year 1 is earned over a 12 month period.

Group Protection

Group Life Cover

| | Yr1 | 2 | 3 |
|--|-----|----|----|
| | 6% | 6% | 6% |

Commission clawback:

Does not apply. Commission is paid as premiums are received.

Group Permanent Health Insurance & Group Serious Illness Cover

| | Yr1 | 2 | 3 |
|--|-------|-------|-------|
| | 12.5% | 12.5% | 12.5% |

Commission clawback:

Does not apply. Commission is paid as premiums are received.

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